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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Bart Kavanaugh

Confirmation No.: 5823

Application No.: 09/986,670

Group Art Unit: 3624

Filed: November 9, 2001

Examiner: Geoffrey R. Akers

For: SYSTEM FOR FUNDING, ANALYZING
AND MANAGING LIFE INSURANCE
POLICIES FUNDED WITH ANNUITIES

RECEIVED
JUN 24 2003
GROUP 3600

AMENDMENT

Box Non-Fee Amendment
Commissioner for Patents
Washington, DC 20231

Dear Sir:

Examiner Akers is thanked for his courteously conducted telephone office interviews with the applicant and his counsels. Responsive to the Office Action dated February 25, 2003 (Paper No. 8) and further as a result of the Patent Office interview on April 18, 2003 and the subsequent telephone interview conducted on May 19, 2003, the following amendment to the claims of the above-identified U.S. patent application is provided: